

Information to identify the case:

Debtor 1	<u>Walter L Garson Jr.</u>	Social Security number or ITIN	xxx-xx-0045
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-31765-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Walter L Garson Jr.

11/6/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Walter L Garson, Jr.
Debtor(s)

Case No. 19-31765-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Nov 06, 2020

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2020:

Recip ID	Recipient Name and Address
db	+ Walter L Garson, Jr., 236 White Horse Pike, Collingswood, NJ 08107-1914
aty	+ Everett F Simpson, 160 Hampshire Ave., Audubon, NJ 08106-2018
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518605302	+ Bayview Loan Servicing, LLC, c/o Jenelle C. Arnold, ALDRIDGE PITE, LL, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518576294	Bayview Loan Servicing, LLC, P.O. Box 3331409, Miami, FL 33233
518576299	+ Bayview Loan Servicing, LLC, KML Law Group, P.C., 216 Haddon Ave., Suite 406, Collingswood, NJ 08108-2812
518576296	+ CCMUA, 1645 Ferry Ave., Camden, NJ 08104-1360
518989336	+ Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1873
518989337	+ Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1873
518576297	+ Garden State Orthopedics, 1030 N. Kings Highway, Cherry Hill, NJ 08034-1907
518576298	+ Haddon EMG Physicians, P.O Box 4154, Philadelphia, PA 19144-0154
518576300	+ Lourdes Health Systems, P.O. Box 822099, Philadelphia, PA 19182-2099
518576301	+ Lourdes Imaging, 231 Van Sciver Drive, Willingboro, NJ 08046-1132
518576302	+ Lourdes Medical Associates, 1020 Kings Highway North, Suite 208, Cherry Hill, NJ 08034-1906
518576303	+ Lynn A. Garson, 236 White Horse Pike, Collingswood, NJ 08107-1914
518576305	+ Midlantic Anesthesia Associates, PA, 1040 Kings Highway North, Cherry Hill, NJ 08034-1908
518576306	+ Pressler & Pressler, 7 Entin Rd., Parsippany, NJ 07054-5020
518576307	+ Pressler Felt & Warshaw, 7 Entin Rd., Parsippany, NJ 07054-5020
518576308	+ RMG Med Had Hts. PC, P.O. Box 95000-7510, Philadelphia, PA 19195-0001
518576309	+ The Heart House, 120 White Horse Pike, Haddon Heights, NJ 08035-1938
518629057	+ WELLS FARGO BANK, N.A., Phelan Hallinan Diamond & Jones, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 06 2020 21:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 06 2020 21:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518576295	Email/Text: kmccarthy@collingswood.com	Nov 06 2020 21:33:00	Borough of Collingswood, 678 Haddon Ave., Collingswood, NJ 08108
518673074	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Nov 06 2020 21:35:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1873
518576304	+ EDI: MID8.COM	Nov 07 2020 01:58:00	Midland Funding, LLC, 8875 Aero Drive, San Diego, CA 92123-2255
518579585	+ EDI: RMSC.COM	Nov 07 2020 01:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518661280	+ EDI: AIS.COM	Nov 07 2020 01:58:00	Verizon, by American InfoSource as agent, 4515

District/off: 0312-1

User: admin

Page 2 of 2

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518576310	+ EDI: WFFC.COM		N Santa Fe Ave, Oklahoma City, OK 73118-7901
		Nov 07 2020 01:58:00	Wells Fargo, P.O. Box 31557, Billings, MT 59107-1557
518613756	EDI: WFFC.COM		
		Nov 07 2020 01:58:00	Wells Fargo Bank, N.A., Attn: Default Document Processing, 1000 Blue Gentian Road, MAC# N9286-01Y, Eagan, MN 55121-7700

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2020 at the address(es) listed below:

Name	Email Address
David A. Kasen	on behalf of Debtor Walter L Garson Jr. dkasen@kasenlaw.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Robert Davidow	on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com
Sherri Jennifer Smith	on behalf of Creditor WELLS FARGO BANK N.A. ssmith@pincuslaw.com, nj.bkecf@fedphe.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8